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**Bank Official Predicts  
Rosy Economy for Year**

"The year 1966 may prove to be the most prosperous year of this decade in terms of the economic and business environment and at the same time may also prove to be the most controversial year in dealing with policy recommendations to sustain this prosperity."

This is the conclusion reached by Ray Jallow, chief economist and director, economic research and planning department, United California Bank, following a study in depth of current business and monetary situations, U. S. government fiscal policies, interest rates, and other determining economic factors.

Jallow sees no prospect of any decline in interest rates

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for the remainder of this year and further believes that higher interest rates and tighter monetary policies are in store for the months ahead.

THE UCB survey of interest rates in other countries as well as in the United States shows that while the bank lending rate in the U.S. is at its highest, yet it is lower than rates in 20 other developed nations and only France and Portugal have lower lending rates today. Furthermore, on the average, U. S. bank rates are 1.5 per cent lower than those of the 22 industrialized countries and 1 per cent below the 10 major financial centers in the world.

With respect to inflation, Jallow noted that wholesale prices, which showed virtual no increase in the seven

years prior to 1965, rose this year by 4.2 per cent — an alarming rate of inflationary pressures. He said, however, that in recent weeks there has been some signs of a slowdown in prices of some commodities and farm products.

JALLOW declared that the U.S. economy today is healthier than in any other period in the country's history.

He said civilian employment will reach the 75 million mark by December of this year; corporate profit after taxes in 1966 will rise \$4.5 billion to reach an all-time high of \$49 billion for this year; gross national product will reach the \$750 billion mark in the fourth quarter of this year, an increase of \$53 billion or 7.6 per cent over the \$697 billion of the same quarter in 1965.

**Boating Can Be Fun,  
And Dangerous, Too**

Some 40 million Americans will take to the water in boats of all types and sizes this summer—and only about half of them can swim well enough to save themselves if they fall into deep water, according to Allen Quignon of the American Red Cross.

"That is why it is imperative that small craft safety rules should be fully observed," Quignon, chairman of Safety Services, declared. He said the U.S. Coast Guard reported 1,360 boating fatalities last year, an increase of 12.3 per cent over 1964.

every boat operator and passenger should observe."

HE FIRST listed three basic Rules of the Road:

- When boats are meeting in, or nearly, a head-on position each should keep to the right.
  - When boats are in a crossing situation, the boat on the right has the right of way.
  - When one boat is overtaking another, the boat being overtaken has the right of way.
- Also, he said, the Rules of the Road require power boats to give way to manually propelled or sailboats unless the sailboat is overtaking a power boat, and that small sailboats, when sailing in a channel,

should give way to power boats which cannot operate outside the channel.

THESE ARE other boat safety tips listed by Red Cross:

- Weak or non-swimmers should wear life jackets at all times when on the water in small boats; all occupants of boats should wear them when hazardous weather conditions are encountered. All boats should have a Coast Guard-approved life jacket for each passenger.
- Don't overload. Keep passengers down to a safe number.
- Don't overpower your boat. Your dealer can tell you what horsepower motor is best for the boat.
- Don't smoke while refueling.
- Don't let passengers of a small boat stand up, or sit on the gunwales, while under way.
- Equip your boat with essential gear including anchor, oars, a boat hook, extra line, fire extinguisher, tool kit, and first aid kit.
- Running lights are a must for nighttime operation.
- Check U. S. Weather Bureau forecasts before taking boat out on open water. If you're going far, take a radio along to keep you posted on changing weather conditions.
- Most boats if swamped or capsized will remain at the surface, so stay with the boat until help arrives.

"EIGHTY per cent of last year's boating fatalities resulted from swamping or capsizing of boats and from people falling overboard," Quignon said.

"All safety conscious skippers make a point of knowing the swimming capabilities of those on board," he continued. "If a person goes accidentally overboard, rescue procedure is based on the ability or inability of the person in the water to help himself."

"If a man overboard can swim, a lifesaving device can be tossed toward him. The boat should be stopped, and the victim can swim to it," Quignon added.

Recently promoted U.S. Air Force Airman First Class Jimmie D. Evans, son of Mrs. Minnie L. Evans of 133 N. Broadway, Redondo Beach, has been awarded the Air Medal at Goodfellow AFB, Tex.

Airman Evans, an electronic equipment repairman, received the medal for meritorious service during military flights at Yokota AB, Japan. He was cited for his outstanding job proficiency and devotion to duty under hazardous conditions.

The airman, now on duty at Goodfellow, is a graduate of Redondo Union High School.

His wife, Darlene, is the daughter of Mr. and Mrs. Maurice Thornock of Emmett, Idaho.

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